

Stop Foreclosure

Lewis Foreclosure Mediation Service

Saving Your Home Starts Here!

1-888-209-1424



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See our
BBB report

Do You Qualify For The Govt Mortgage Bailout Program?

One of our foreclosure experts will be able to determine if you are eligible for free, usually within 15 minutes!

Your Name
 Phone Number
 Your Question

[Submit](#)

NEWS ALERT!!!

If you are in foreclosure, this article is a MUST READ!!!

For information about the new goverment bail out program click here.

Regardless of your present mortgage situation, we can assist you by arranging a plan to bring your loan current, modifying your interest rate, and even lowering the principle balance of your loan. Lewis Foreclosure is a leading nationwide home foreclosure prevention consulting firm. We would like to help you avoid foreclosure and the possible loss of your home.



We understand you may be experiencing financial difficulties due to reasons beyond your control which have resulted in your falling behind on your mortgage payment and heading you towards bank foreclosure on your home. There are stop foreclosure programs available to you, but time is not on your side. Call us now. 1-888-209-1424.

You have options! If you want to keep your home and don't know which way to turn, try asking one of our experts (see box to the left), your situation may not be as hopeless as it seems.

Why do you need help

The numbers below speak for themselves. The chart below is from the Department of Treasury August report. This report shows the percentage of homes approved for loan modifications by the different mortgage companies. For example Saxon Mortgage only modifies 39% of the loans in foreclosure. Which means that 61% are rejected. Our success rate is nearly 100%. Look for your mortgage company below and decide if you like the odds. If you want assistance saving our home we can be reached at 1-888-209-1424.

We specialize in helping home owners that are having any of the following problems:

- Had a medical or financial hardship.
- Sale date is less than 30 days away.
- Lender won't accept payments.
- Need time to sell your home.
- Home was transferred to a attorney.
- Behind on 1st and or 2nd mortgage.
- Just came out of bankruptcy protection.
- You are considering bankruptcy.
- More than 2 months payments behind.
- Pre-foreclosure.

As a homeowner, you are entitled to certain

Mortgage Company	% Of Homes Saved
American Home	1%
Aurora	22%
Bank of America	7%
Bayview Loan	4%
Carrington	5%
CCO Mortgage	9%
Chase	25%
CitiMortgage, Inc.	23%
Citizens First	35%
GMAC	26%
Green Tree	7%
HomeEQ	<1%
Home Loan	0%
Litton	3%
Nationstare	30%
Ocwen	8%
Saxon	39%
Select Portfolio	16%
Wachovia	2%
Wells Fargo	11%
Willshire	4%

rights that your lender may not have informed you of, which could help you save your home. **Bankruptcy is a last alternative and should be avoided if possible.** There are many other options available that could quickly resolve your situation and assist you to **stop foreclosure.**

We are not a loan company, nor are we attorneys. We are Foreclosure Protection Mediators offering solutions to stop the foreclosure process. We can assist you regardless of your credit history and any amount of late payments and fees in which you are behind.

Don't delay- allow us to evaluate your situation and recommend an appropriate course of action. Time is your enemy, so **CONTACT US NOW !!!** For your free 20 minute phone consultation, please fill out our evaluation sheet by **clicking here.** After reviewing your information, one of our foreclosure counselors will contact you, usually that same day. They will be happy to confidentially discuss your situation and explain the many options and services that we have available for you. After the phone interview, should you decide to use our services, we will begin working on your case immediately.

You will find our staff friendly, courteous, and understanding to your situation. With a single call we can begin to solve your problem.

News

Home foreclosures at 30-year high

By Thomas A. Fogarty, USA TODAY A record percentage of U.S. homeowners are facing foreclosure, and many more are falling behind on monthly house payments.

During April, May and June, 1.23% of mortgages 💡 about 640,000 💡 were in the foreclosure process. That's the highest rate in its 30 years of tracking, the Mortgage Bankers Association said Monday. A year earlier, not even 1% of mortgages were in foreclosure.

Though the inclination might be to blame the economy, it's more than that, industry observers say. Other factors might be at work.

Changes in the way lending is done, for example, could help explain the trend. The past decade has brought a proliferation in mortgage products 💡 including interest-only and low-down-payment loans. "Many of these products are being stress-tested for the first time in a recession," MBA chief economist Doug Duncan says.

Foreclosure Scams to Avoid

Foreclosure is a very serious matter. By now you're receiving all sorts of letters in the mail from different companies, all telling you that they can help you. They can be very confusing.

Many companies will make big promises. For example, if a company tells you that they can lower your rate to a specific interest rate, lets use 5.25% as an example, chances are they are not being straight with you. Interest rate reductions are a moving target, nothing is set in stone until the mortgage company signs off on it. Another red flag is how a company

accepts payment for their fee's. If they only accept payment by Western Union or cashiers check, this means that you have no recourse in getting your money back. Which is exactly the way they want it. Reputable companies accept debit cards as payment for services. By accepting debit cards (not paypal) this means the company has a merchant account and YOU have recourse through your bank. Qualifying for a merchant account requires that a company has been in business for at least two years with a good history. If you want to find out how long a company has been in business, a good way to check is by checking out when the their internet domain name was registered. Many companies put together a impressive website and then when the authorities start coming after them they simply register a website under a different name. You can check a websites creation date by going to www.betterwhois.com. Chances are you will find that they have registered the domain name within the last year or so. Do you want to trust your home to someone with little to no experience?

Just Walk Away

It has come to our attention that some organizations are advising people on the phone and by mailers to home owners, to just walk away and let it go to foreclosure. It appears the organizations behind this campaign may be groups of investors that want to buy your property cheap at auction. This can be devastating for home owners in many states, as the home owner is responsible for the deficiency, which means if you owe \$225,000 on your loan, and your home sells for \$100,000 at auction, you're on the hook for the \$125,000 difference. They can garnish wages to get it. This means the investor gets a great deal and the homeowner gets a huge bill as they are being kicked to the curb.

Private Investors/Lenders:

They will tell you that they will bring your mortgage current and payoff all back fees to save your home, and they will, for a price of course.

In order for them to do that you must "Quick Deed" (sign over your home to them in their name). In turn they will lease your home back to you with 15-20% higher payments for 1, 2 or 3 years until they have made their

The high level of foreclosures is surprising for two reasons, Duncan says: Economic conditions aren't all that dire, and previous surveys hadn't been showing a level of delinquencies that would predict record foreclosures.

John Karevoll, a DataQuick analyst who independently has tracked an uptick in foreclosures, says it might reflect greater willingness by lenders to use foreclosure to compel payment.

"I'm told they're starting to use the foreclosure process to crack the whip a little more than they once did," Karevoll says.

Housing remains strong in most markets, he says, giving the borrower or lender opportunity for a quick resale at a good price.

Other likely culprits:

The job market. Unemployment averaged 5.9% in the April-June quarter, a recent high. Homeowners out of work find it harder to make payments. Because the job market likely will remain soft, Duncan says, the proportion of borrowers under stress might stay high for six months or so.

Social policy. Government efforts to broaden home ownership have resulted in nearly 68% of Americans owning homes, a record. But the efforts also have meant lending to higher-risk borrowers.

Consumer debt. As millions have refinanced, many have rolled high-interest consumer debt into their mortgages. Doing so puts the house at risk when times get tight.

In addition to high overall numbers of borrowers in foreclosure, the quarter also saw the highest percentage against whom foreclosure was initiated ↻ 0.4%.

The MBA survey also recorded an increase in homeowners more than 30 days behind in scheduled house payments, but not yet far enough behind to face foreclosure. On a seasonally adjusted basis, 4.77% of mortgage borrowers were delinquent in the April-June quarter, vs. 4.65% the previous quarter. The delinquency rate remains below records of the mid-1980s, when it ran 6%-plus.

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Assisting homeowners to stop foreclosure.

investment back. Then they will agree to sign your home back to you. Sounds good so far, right? But here's the trick.

In the contract that you sign, somewhere in the fine print, it will say if the lessee (you) are 24 hours late with your monthly payment within the duration of your contract, then the lessee (you) must evacuate the premises. Usually within 5 - 7 days. Over 90% of homeowners that fall for this trick end up losing their homes. These investors all know that you've had payment problems in the past. That's why they prey on homeowners in your situation. Next thing you know your family is out on the street with no home or hope and the investor just tricked you out of your \$150,000 home that cost them only \$4,000 to \$5,000. So PLEASE BEWARE. Don't do it.

New Loan:

You try to take out another loan. This is less of an option now because you've proven that you can't make payments on time and your credit is not good. Some predatory lenders will use the "new loan" scam on you just to waste your precious time. They will drag out their "loan approval" process for as long as they can. Usually a few days before your foreclosure sale date they will inform you that they couldn't get you approved for a new loan (surprise..surprise!) and they feel so bad that they will help you out personally by loaning you the money you need and for this you will need to sign your home (quick deed) over to them. The rest of this scenario is the same as the paragraph above. You gain nothing. Don't fall for it.

Real Estate Agents:

They approach you wanting to sell your home for you. They say they want to help you out, but many actually are just helping you out of you're home and onto the street, and helping themselves to a huge profit, thanks to you

If you truly would like to save your home and have your foreclosure case handled correctly, call the professionals. We will evaluate your case for free and inform you of your rights as a homeowner. We will introduce you to the many options that are available to save your home. To get your free evaluation either fill out a short questionnaire by [clicking here](#) or call now, 1-888-209-1424.

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